Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 1 of 87

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	☐ Chapter 12 ☐ Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part	1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Y	our full name	Jeanna	
	Write the name that is on	First name	First name
,	our government-issued picture identification (for	Middle name	Middle name
e	xample, your driver's	Jones	
lic	cense or passport	Last name	Last name
	Bring your picture		
	dentification to your neeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	All other names you	Jeanna	First some
	nave used in the last	First name	First name
0	3 years	Middle name	Middle name
	nclude your married or	Mathis	Wilderfairle
m	naiden names.	Last name	Last name
		Jeanna	Zaot Hallio
		First name	First name
		Middle name	Middle name
		Baylock	
		Last name	Last name
3 (Only the last 4 digits		
0	of your Social	XXX - XX- <u>5282</u>	XXX - XX-
S	Security number or ederal Individual	OR	OR
T	Taxpayer Taxpayer	9 xx - xx-	9 xx - xx-
	dentification number		

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 2 of 87

D	ebtor 1 Jeanna First Name	Jones Middle Name Last Name	Case number (if known)
	i iist ivaine	Wildlie Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		4319 Arlington DR Number Street	Number Street
		Richton Park Illinois 60471	
		City State Zip Code Cook	City State Zip Code
		County	County
		-	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		3 · · · · · · · · · · · · · · · · · · ·	3 3
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 3 of 87

De	ebtor 1 Jeanna	Jones Case number (if known)
	First Name	Middle Name Last Name
Pa	Tell the Court Abo	Your Bankruptcy Case
7.	The chapter of the Bankruptcy Code you are choosing to file under	theck one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for lankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11 Chapter 12 Chapter 13
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the <i>Application for Individuals to Pay Your Filing Fee in Installments</i> (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.
9.	Have you filed for bankruptcy within the last 8 years?	Yes. District
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor Relationship to you District When Case number, if known Debtor Relationship to you District When Case number, if known MM / DD / YYYY Case number, if known MM / DD / YYYYY
11.	Do you rent your residence?	 No. Go to line 12. Yes. Has your landlord obtained an eviction judgment against you? ✓ No. Go to line 12. Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 4 of 87

Debtor 1 Jeanna Jones Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 5 of 87

Debtor 1 Jeanna Jones Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. The law requires that Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 6 of 87

Jones Debtor 1 Jeanna Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded □ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Jeanna Jones Signature of Debtor 1 Signature of Debtor 2 Executed on _ 5/7/2018 Executed on MM / DD / YYYY MM / DD / YYYY

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 7 of 87

Debtor 1 Jeanna		Jones	Case number (if	known)			
First Name	Middle Name	Last Name					
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12,	or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the			
If you are not	debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I						
represented by an	. ,		• •	ules filed with the petition is incorrect.			
attorney, you do not	· ·						
need to file this page.	/s/ Hilary L Jabs		Date	5/7/2018			
	Signature of Attorney	for Debtor	M	M / DD / YYYY			
	. ,						
	Hilary L Jabs						
	Printed name						
	Semrad Law Firm						
	Firm name						
	11101 S. Western Ave	anua					
	Street	silue					
	Chicago		Illinois	60643			
	City		State	Zip Code			
	Contact phone	3122234975	Email address	hjabs@semradlaw.com			
			_				
			Illinois	<u> </u>			
	Bar number		State				

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 8 of 87

Debtor 1 Jeanna		Jones	Case number (if known)
First Name	Middle Name	Last Name	
Additional Page			
2. All other names you have	Jeanna		
used in the last 8 years	First name		
Include your married or maiden	Middle name		
names.	Hudgins		
	Last name		

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 9 of 87

Fill in this information to identify your case:							
Debtor 1	Jeanna		Jones				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Sankruptcy Court for the:	Northern	District of Illinois				
Case number (If known)			(State)				

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	Ψ0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$5,329.00
1c. Copy line 63, Total of all property on Schedule A/B	\$5,329.00
Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	Φο οο
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	-
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$53,392.00
Your total liabilities	\$53,392.00
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	
,	\$3,312.43
Copy your combined monthly income from line 12 of Schedule I	
Copy your combined monthly income from line 12 of Schedule I	\$3,087.00

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 10 of 87

Deb	otor 1 Jeanna		Jones	Case number (if known)				
	First Name	Middle Name	Last Name					
Part	4: Answer These Question	ons for Administrativ	ve and Statistical Records					
6. A	Are you filing for bankruptcy un	•		is form to the court with your other so	chedules.			
	✓ Yes.							
7. v			mer debts are those incurred by ar ill out lines 8-10 for statistical purp	n individual primarily for a personal, poses. 28 U.S.C. § 159.				
[Your debts are not primaril this form to the court with yo		u have nothing to report on this p	art of the form. Check this box and so	ubmit			
	From the Statement of Your Conference of Your Confe		e: Copy your total current monthly rm 122C-1 Line 14.	r income from Official	\$3,132.57			
9.	Copy the following special ca	copy the following special categories of claims from Part 4, line 6 of Schedule E/F:						
	From Part 4 on Schedule E/F	copy the following:		Total claim				
	9a. Domestic support obligation	ıs (Copy line 6a.)		\$0.00				
	9b. Taxes and certain other deb	axes and certain other debts you owe the governm		\$0.00				
	9c. Claims for death or persona	injury while you were in	ntoxicated. (Copy line 6c.)	\$0.00				
	9d. Student loans. (Copy line 6	·.)		\$0.00				
	9e. Obligations arising out of a priority claims. (Copy line 6g.)	separation agreement or	divorce that you did not report as	\$0.00				
	9f. Debts to pension or profit-sl	naring plans, and other s	similar debts. (Copy line 6h.)	\$0.00				

\$0.00

9g. **Total.** Add lines 9a through 9f.

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 11 of 87

Fill in this	information to identify your ca	ise:				
Debtor 1	Jeanna		Jones			
	First Name	Middle Nan	ne Last Name			
Debtor 2 (Spouse, if fi	iling) First Name	Middle Nan	ne Last Name			
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois			
Case nun	nber		(State)			
Officia	al Form 106A/B					Check if this is an amended filing
Sche	dule A/B: Prope	rty				12/1
category responsib write you	ategory, separately list and de where you think it fits best. Be le for supplying correct inforn r name and case number (if kr Describe Each Residence	e as complete and nation. If more spa nown). Answer eve	accurate as possible. If tw ce is needed, attach a sep ry question.	o married people arate sheet to th	e are filing together, both a is form. On the top of any a	re equally
1. Do you	u own or have any legal or equ	uitable interest in	any residence, building, la	nd, or similar pro	perty?	
✓	No. Go to Part 2					
	Yes. Where is the property?					
1.1	Street address, if available, or o		What is the property? Check Single-family home		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> hims Secured by Property.
		}	Duplex or multi-unit buildi Condominium or coopera	•	Current value of the	Current value of the
		ŀ	Manufactured or mobile h		entire property?	portion you own?
	Number Ctreet	i	Land			
	Number Street	[Investment property		Describe the nature o interest (such as fee s	
	City State	Zip Code	Timeshare Other		the entireties, or a life	e estate), if known.
	·	, L	 Vho has an interest in the ¡ ne.	property? Check	Check if this is co	mmunity property
		ĺ	Debtor 1 only		Ш	
		Γ	Debtor 2 only			
		Ĭ	Debtor 1 and Debtor 2 on	ly		
		[At least one of the debtors	s and another		
			Other information you wish roperty identification num		s item, such as local	
If you	own or have more than one, lis					
1.2	Characteristics of available and	[What is the property? Check Single-family home	k all that apply.	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> nims Secured by Property.
	Street address, if available, or o	uner description	Duplex or multi-unit build	ing		, ,
		[Condominium or coopera Manufactured or mobile h		Current value of the entire property?	Current value of the portion you own?
	Number Street	[Land		Describe the nature o	f vour ownership
		}	Investment property Timeshare		interest (such as fee s the entireties, or a life	simple, tenancy by
	City State	Zip Code	Other			e estate), ii kilowii.
			 Vho has an interest in the ¡ ne.	property? Check	Check if this is co (see instructions)	mmunity property
		Ĭ	Debtor 1 only		Ц	
		i	Debtor 2 only			
		i	Debtor 1 and Debtor 2 on	ly		
		i	At least one of the debtors	s and another		
			— Other information you wish		s item, such as local	

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 12 of 87

Debtor 1	Jeanna		Jones	Case number (if known)	
	First Name	Middle Name	Last Name			
	et address, if available, or ot		What is the property? Check all that ap Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	ti C	he amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
City		Zip Code	Investment property Timeshare Other	iı	Describe the nature of nterest (such as fee s he entireties, or a life	imple, tenancy by
		 	Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth	[Check if this is con (see instructions)	mmunity property
			Other information you wish to add aboroperty identification number:	out this item, s	uch as local	
you ha	the dollar value of the pove attached for Part 1. Wi	rite that number h	all of your entries from Part 1, includi ere. ▶	ng any entries	for pages	
you own tl	hat someone else drives. If yours, trucks, tractors, sport ut	you lease a vehicle,	t in any vehicles, whether they are re also report it on Schedule G: Executory cycles	-	•	
3.1	Make Model: Year:	Hyundai Elantra 2005	Who has an interest in the proper one. Debtor 1 only	-	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information: 2005 Hyundai Elantra	215000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	another	Current value of the entire property? \$175.00	Current value of the portion you own? \$175.00
			Check if this is community pr instructions)	operty (see		
3.2	Make Model: Year: Approximate mileage:	Ford Explorer 2002 156000	Who has an interest in the proper one. Debtor 1 only	-	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Other information: 2002 Ford Explorer	156000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and		Current value of the entire property? \$1350.00	Current value of the portion you own? \$1350.00
			Check if this is community pr	operty (see		

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 13 of 87

btor 1	Jeanna		Jones	Case numbe	er (if known)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the prop	erty? Check		claims or exemptions. P
	Model:		one.		,	red claims on Schedule
	Year:		Debtor 1 only		Creditors with mave Cia	ims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and	d another		
			Check if this is community p	property (see		
			instructions)			
3.4	Make		Who has an interest in the prop	erty? Check		claims or exemptions. P
	Model:		one.			red claims on Schedule
	Year:		Debtor 1 only		Creditors vvno Have Cia	ims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and	d another		
			Check if this is community p	property (see		
	mples: Boats, trailers, motors		instructions) ner recreational vehicles, other vehi ft, fishing vessels, snowmobiles, moto			
Exa	nples: Boats, trailers, motors No Yes Make Model:		who has an interest in the propose.	rcycle accessorio	Do not deduct secured the amount of any secu	red claims on Schedule
Example Exampl	nples: Boats, trailers, motors No Yes Make Model: Year:		ner recreational vehicles, other vehi ft, fishing vessels, snowmobiles, moto Who has an interest in the prop	rcycle accessorio	Do not deduct secured the amount of any secu	red claims on Schedule
Example Exampl	nples: Boats, trailers, motors No Yes Make Model:		who has an interest in the propose.	rcycle accessorio	Do not deduct secured the amount of any secu Creditors Who Have Cla	claims or exemptions. Princed claims on Schedule ims Secured by Property Current value of the
Example Exampl	nples: Boats, trailers, motors No Yes Make Model: Year:		who has an interest in the propone. Debtor 1 only	rcycle accessorio	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Example Exampl	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the propone. Debtor 1 only Debtor 2 only	rcycle accessorie	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Example Exampl	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	erty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the propone. Debtor 1 only Debtor 2 only At least one of the debtors and	erty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and instructions) Who has an interest in the propone.	erty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P hered claims on Schedule
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and instructions) Who has an interest in the propone.	erty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P lired claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and instructions) Who has an interest in the propone.	erty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P hered claims on Schedule
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the propone. Debtor 1 only Debtor 2 only At least one of the debtors and instructions) Who has an interest in the propone. Debtor 1 and Debtor 2 only At least one of the debtors and instructions)	erty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule lims Secured by Property Current value of the portion you own? claims or exemptions. P limed claims on Schedule lims Secured by Property
4.1	Make Model: Other information: Make Model: Year: Approximate mileage: Make Model: Year: Approximate mileage:		who has an interest in the propone. Debtor 1 only Debtor 2 only At least one of the debtors and instructions) Who has an interest in the propone. Debtor 1 and Debtor 2 only At least one of the debtors and instructions) Who has an interest in the propone. Debtor 1 only Debtor 2 only	erty? Check d another property (see erty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule lims Secured by Property Current value of the portion you own? claims or exemptions. P limed claims on Schedule lims Secured by Property Current value of the
4.1	Make Model: Other information: Make Model: Year: Approximate mileage: Make Model: Year: Approximate mileage:		who has an interest in the propone. Debtor 1 only Debtor 2 only At least one of the debtors and instructions) Who has an interest in the propone. Debtor 1 and Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 this is community prinstructions) Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only	erty? Check d another property (see erty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule lims Secured by Property Current value of the portion you own? claims or exemptions. Prized claims on Schedule lims Secured by Property Current value of the

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 14 of 87

Jones Debtor 1 Jeanna Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bedroom sets (5), sectional couch, dining room set \$1000.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cellphone, TVs (2), Tablets \$1500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Clothing \$1000.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, aold, silver No Yes. Describe... Misc. Jewelry \$50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3550.00 for Part 3. Write that number here

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 15 of 87

Debtor 1 Jeanna Jones Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Fifth Third 17.1. Checking account: \$194.00 17.2. Checking account: 17.3. Savings account: Fifth Third \$60.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 16 of 87

Debt	tor 1 Jeanna		Jones	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory no	tes, and money orders.	
	No Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in II), thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each account	Type of account:	Institution name:		
	separately.	401(k) or similar plan: Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.		or a periodic payment of money to	you, either for life or fo	r a number of years)	
	Yes	Issuer name and description:			
		-			

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 17 of 87

Debte	or 1 Jeanna	Jones Lot Name	Case number (if known)	
0.4		Middle Name Last Name		
24.	26 U.S.C. §§ 530(b)(1), 529A(b), an	in account in a qualified ABLE program, or unded d 529(b)(1).	er a qualified state tuition program.	
	No Institution name and Yes	description. Separately file the records of any interes	ts.11 U.S.C. § 521(c):	
25.	Trusts, equitable or future interes	ts in property (other than anything listed in line	1), and rights or powers	
	exercisable for your benefit		, ,	
	Yes. Describe			
26.		trade secrets, and other intellectual property vebsites, proceeds from royalties and licensing agree	ements	
	✓ No Yes. Describe			
27.	Licenses, franchises, and other go Examples: Building permits, exclusive	eneral intangibles e licenses, cooperative association holdings, liquor l	licenses, professional licenses	
	✓ No			
	Yes. Describe			
Mon	ney or property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owed to you? Tax refunds owed to you			portion you own? Do not deduct secured
				portion you own? Do not deduct secured
	Tax refunds owed to you No Yes. Give specific information		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you No Yes. Give specific information about them, including whe you already filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you No Yes. Give specific information about them, including whe you already filed the returns and the tax years			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you No Yes. Give specific information about them, including whe you already filed the returns and the tax years		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whe you already filed the returns and the tax years	nony, spousal support, child support, maintenance,	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whe you already filed the returns and the tax years	nony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whe you already filed the returns and the tax years	nony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to you No Yes. Give specific information about them, including whe you already filed the returns and the tax years	nony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whe you already filed the returns and the tax years	nony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whe you already filed the returns and the tax years	nony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whe you already filed the returns and the tax years	nony, spousal support, child support, maintenance, . surance payments, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whe you already filed the returns and the tax years Family support Examples: Past due or lump sum alim ✓ No Yes. Give specific information Other amounts someone owes you Examples: Unpaid wages, disability in Social Security benefits; un	nony, spousal support, child support, maintenance, . surance payments, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 18 of 87

Deb	tor 1 Jeanna	Jones	Case number (if known)	
	First Name Middle Nar	ne Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life insurance; h	ealth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	No ✓ Yes. Name the insurance company	Company name:	Beneficiary:	Surrender or refund value:
	of each policy and list its value	Securian	Children	\$0.00
				-
32.	Any interest in property that is due you fro If you are the beneficiary of a living trust, experproperty because someone has died.		, or are currently entitled to receive	
	√ No			
	Yes. Describe			
33.	Claims against third parties, whether or no Examples: Accidents, employment disputes, in No Yes. Describe		a demand for payment	
34.	Other contingent and unliquidated claims to set off claims	of every nature, including counterc	laims of the debtor and rights	
	✓ No			
	Yes. Describe			
35	Any financial assets you did not already lis	†		
55.		•		
	No			
	Yes. Describe			
36.	Add the dollar value of all of your entries for Part 4. Write that number here			\$254.00
Part	5: Describe Any Business-Related P	roperty You Own or Have an Ir	terest In. List any real estate in Par	t 1.
37.	Do you own or have any legal or equitable	interest in any business-related pro	pperty?	
	No. Go to Part 6.			Current value of the
	Yes. Go to line 38.			portion you own? Do not deduct secured claims
	Too. do to line oo.			or exemptions
38.	Accounts receivable or commissions you a	Iready earned		
	✓ No			
	Yes. Describe			
	_			
39.	Office equipment, furnishings, and supplies		obinos rugo talophonos dosko obsiro alcon	tronio davioso
	Examples: Business-related computers, softwa	aro, moderno, primero, cupiero, idx ma	ominos, rugs, telephones, uesks, chairs, elec	MONIO GEVICES
	No			
	Yes. Describe			

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 19 of 87

Deb	tor 1 Jeanna	Jones Case number (if known)	
	First Name	Middle Name Last Name	
40.	Machinery, fixtures, equ	uipment, supplies you use in business, and tools of your trade	
	✓ No		
	Yes. Describe		
	Tes. Describe		
11	lavantan.		
41.	Inventory		
	✓ No		
	Yes. Describe		
42.	Interests in partnership	s or joint ventures	
	✓ No		
		Name of entity: % of ownership:	
	Yes. Give specific		
	information about them		_
	uioiii		
43.	Customer lists, mailing li	sts, or other compilations	
	✓ No		
		clude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	Troc. Bo your note into	nado porocitally lastituació information (ao dollitos in 11 0.0.0. 3 101(1179).	
	No		
	Yes. Describ	oe	
			
44.	Any business-related pr	operty you did not already list	
	- N		
	✓ No		
	Yes. Give specific		
	information		
			<u></u>
		· 	<u> </u>
			
		of your entries from Part 5, including any entries for pages you have attached	
for Pa	art 5. Write that number	here	
	Dosoribo Any Far	m- and Commercial Fishing-Related Property You Own or Have an Interest In.	
Part	If you own or have an in	interest in farmland, list it in Part 1.	
46.	Do you own or have any	y legal or equitable interest in any farm- or commercial fishing-related property?	
	No. Go to Part 7.		Current value of the
	Yes. Go to line 47.		portion you own? Do not deduct secured claims
			or exemptions
47	Farm animals		r
	Examples: Livestock, pour	ultry, farm-raised fish	
	<u> </u>		
	✓ No		
	Yes. Describe		

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 20 of 87

Deb	tor 1 Jeanna	Jones	Case number (if known)	
	First Name Middle Name	Last Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
49.	Farm and fishing equipment, implements, machinery, fixtu	ires, and tools of trade		
	✓ No			
	Yes. Describe			
			·	
50.	Farm and fishing supplies, chemicals, and feed			
	✓ No			
	Yes. Describe			
51.	Any farm- and commercial fishing-related property you die	d not already list		
	✓ No			
	Yes. Describe			
	Li reer December:			
			·	
52 A	dd the dollar value of all of your entries from Part 6, includi	na any entrice for nag	os vou have attached	
	art 6. Write that number here		es you have attached	
>			L	
Part	7: Describe All Property You Own or Have an Inte	rest in That You Did	Not List Above	
53.				
	Examples: Season tickets, country club membership	,		
	✓ No			ı
	Yes. Give specific			
	information			
				_
54. A	dd the dollar value of all of your entries from Part 7. Write t	hat number here		P
Part	8: List the Totals of Each Part of this Form			
rait	6. List the Totals of Lacif Fait of this Form			
55.	Part 1: Total real estate, line 2		>	
	·			
56.	part 2 total vehicles, line 5	\$1525.00		
67 F	Part 3: Total personal and household items, line 15	φ1323.00	_	
57.F	vart 3: Total personal and nousehold items, line 15	\$3550.00	<u> </u>	
58. F	Part 4: Total financial assets, line 36	\$254.00		
59.	Part 5: Total business-related property, line 45		_	
				
60.	Part 6: Total farm- and fishing-related property, line 52		<u> </u>	
61.	Part 7: Total other property not listed, line 54			
62	Total personal property. Add lines 56 through 61			
52.	p. seed. p. oper. yr / dd iii oo oo an ougii o'r	\$5329.00	Copy personal property total	+ \$5329.00
			Sopy potential property total P	
				\$5329.00
63. T	otal of all property on Schedule A/B. Add line 55 + line 62			

		Case 18-1328	4 Doc 1)5/07/18 iment	Entered 05/07/1 Page 21 of 87	8 10:59:21	Desc Main
Fill	in this inforn	nation to identify your cas	se:					
De	btor 1	Jeanna			Jones			
Do	btor 2	First Name	Middle I	Name	Last Nan	ne		
	ouse, if filing)	First Name	Middle I	Name	Last Nan	ne .		
Un	ited States Ba	ankruptcy Court for the:	Northern		District of Illing	ois		
Ca	se number				(Sta	te)		
	nown)	1						_
O	fficial F	Form 106C						Check if this is an amended filing
					_	_		
Sc	chedule	C: The Prope	erty You	Claim a	as Exen	npt		04/16
info as e ado	ormation. U exempt. If n ditional pag	sing the property you nore space is needed, es, write your name ar	listed on <i>Sch</i> fill out and att nd case numb	edule A/B: ach to this er (if known	Property (O page as man).	ny copies of <i>Part 2: Add</i>	your source, list ditional Page as	the property that you claim necessary. On the top of any
sta the tax unc	te a specif amount of exempt re der a law tl	ic dollar amount as e f any applicable statu etirement funds—ma	xempt. Alterr tory limit. So y be unlimited on to a partic	natively, yo me exemp d in dollar cular dolla	ou may clair outions—suclamount. Ho r amount ar	n the full fair market v n as those for health ai wever, if you claim an	alue of the prop ds, rights to rec exemption of 1	One way of doing so is to erty being exempted up to eive certain benefits, and 00% of fair market value ned to exceed that amount,
Pa	rt 1: Ident	tify the Property You	Claim as Exe	mpt				
1.		of exemptions are you o	-			,		
		re claiming state and fed				S.C. § 522(b)(3)		
	_	re claiming federal exem						
2.	For any pr	operty you list on Sched	ule A/B that yo	ou claim as	exempt, fill ir	the information below.		
		rintion of the property a	nd Curren			the exemption you claim	Specifi	

Check only one box for each exemption.

\$175.00; \$0.00

\$1,350.00; \$0.00

100% of fair market value, up to any

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

Yes

line on Schedule A/B that lists this

Hyundai Elantra, 2005,

2005 Hyundai Elantra

Ford Explorer, 2002,

Are you claiming a homestead exemption of more than \$160,375?

2002 Ford Explorer

property

Brief

description:

Line from Schedule A/B:

description:

Line from Schedule A/B:

the portion you

Copy the value from Schedule A/B

\$175.00

\$1,350.00

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

lacksquare

735 ILCS 5/12-1001(c); 735 ILCS

5/12-1001(b)

735 ILCS 5/12-1001(c); 735 ILCS

5/12-1001(b)

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 22 of 87

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description: Checking account, Fifth Third Line from Schedule A/B: 17	\$194.00	\$194.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Savings account, Fifth Third Line from	\$60.00	\$60.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Schedule A/B: 17 Brief description: Bedroom sets (5), sectional couch, dining room set	\$1,000.00	\$1,000.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 06		applicable statutory in the	
Brief description: Misc. Clothing	\$1,000.00	\$1,000.00	735 ILCS 5/12-1001(a)
Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	_
Brief description: Misc. Jewelry Line from	\$50.00	\$50.00	735 ILCS 5/12-1001(b)
Schedule A/B: 12 Brief description: Cellphone, TVs (2), Tablets	\$1,500.00	applicable statutory limit	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 07		applicable statutory limit	
Brief description: Securian	\$0.00	\$0	735 ILCS 5/12-1001(f)
Line from Schedule A/B: 31		100% of fair market value, up to any applicable statutory limit	

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 23 of 87

			· ·			
Fill in this info	ormation to identify your c	ase:				
Debtor 1	Jeanna		Jones			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)	r					
					_	Check if this is an
Official	Form 106D					amended filing
Sched	ule D: Credit	tors Who Ha	ve Claims Secu	red by Prop	erty	12/15
more space i	-		le are filing together, both are e mber the entries, and attach it t			
1. Do any	creditors have claims	secured by your proper	ty?			
✓ No	. Check this box and sub	mit this form to the court	with your other schedules. You h	nave nothing else to rep	ort on this form.	
Yes	s. Fill in all of the information	on below.				
Part 1: Lis	t All Secured Claims					
for each		editor has a particular claim	rred claim, list the creditor separatel, list the other creditors in Part 2. As g to the creditor's name.	,	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 24 of 87

Fill i	n this infori	mation to identify your c	ase:					
Deb	tor 1	Jeanna First Name	Middle Name	Jones Last Name				
Deb	tor 2	i list ivallie	Wildule Name	Last Name				
	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case (If knd	e number own)							
Off	icial F	orm 106E/F				Che	eck if this is an	n amended filing
			ditors Who	Have Unse	cured Claims			12/15
other Form clain the e know	r party to a 106A/B) a ns that are entries in the n).	any executory contracts and on <i>Schedule G: Exe</i> Ilisted in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims	could result in a claim expired Leases (Official Secured by Property. I	ns and Part 2 for creditors wit Also list executory contracts Form 106G). Do not include al f more space is needed, copy top of any additional pages, w	on <i>Schede</i> ny creditor the Part yo	ule A/B: Prop s with partia ou need, fill i	perty (Official ally secured t out, number
1.	-	reditors have priority un Go to Part 2.	secured claims against y	ou?				
2.	listed, ider As much a Continuati	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit	ty and nonpriority amount ding to the creditor's nam particular claim, list the ot		both priority	and nonprio	rity amounts.
						Total claim	Priority amount	Nonpriority amount

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 25 of 87

Debte	tor 1 Jeanna First Name Middle Name	Jones Last Name	Case number (if known)	
Part				
	Do any creditors have nonpriority unsecured claims ag No. You have nothing to report in this part. Submit Yes.	ainst you?	ne court with your other schedules.	
l I	unsecured claim, list the creditor separately for each claim. F	or each claim	er of the creditor who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
	-			Total claim
4.1	AMERICOLLECT INC Nonpriority Creditor's Name		Last 4 digits of account number 9896	\$499.00
	PO BOX 1566 Number Street		When was the debt incurred? 2/2018	
			As of the date you file, the claim is: Check all that apply. Contingent	
	MANITOWOC Wisconsin 54221		Unliquidated	
	City State Zip Coo Who incurred the debt? Check one.	de	Disputed	
	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
	At least one of the debtors and another		divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt		debts	
	Is the claim subject to offset?		001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL	
	Yes		Other. Specify PAYMENT DATA	
4.0				4075.00
4.2	Nonpriority Creditor's Name		Last 4 digits of account number 9524	\$675.00
	PO BOX 459079 Number Street		When was the debt incurred? 1/2018	
	Number Success		As of the date you file, the claim is: Check all that apply.	
	Fort Lauderdale Florida 33345		Contingent	
	City State Zip Coo	de	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
	At least one of the debtors and another		divorce that you did not report as priority claims	
	Check if this claim relates to a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL	
	No		Other. Specify PAYMENT DATA	
	Yes			
4.3	ARS ACCOUNT RESOLUTION Nonpriority Creditor's Name		Last 4 digits of account number 9525	\$675.00
	PO BOX 459079		When was the debt incurred? 1/2018	
	Number Street		As of the date you file, the claim is: Check all that apply.	
	Fort Lauderdale Florida 33345		Contingent	
	City State Zip Coc	de	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans Obligations grising out of a congration agreement or	
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		✓ 001 Collection; Collecting for	
	✓ No		ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
	Yes			

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 26 of 87

Debtor 1 Jeanna Jones Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning with	th 4.5, followed by 4.6, and so forth.	Total claim
4.4	ASHRO	Last 4 digits of account number 9539	\$101.00
	Nonpriority Creditor's Name 3650 Milwaukee St	When was the debt incurred? 3/2012	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Madison Wisconsin 53714 City State Zip Code	- Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	<u>'</u>	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No		
	Yes		
4.5	ATG CREDIT Nonpriority Creditor's Name	Last 4 digits of account number 9266	\$18.00
	1700 W CORTLAND ST STE 2	When was the debt incurred? 6/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	CHICAGO Illinois 60622 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL	
	✓ No	Other. Specify PAYMENT DATA	
	Yes		
4.6	BAY AREA CREDIT SERVIC Nonpriority Creditor's Name	Last 4 digits of account number 6335	\$896.00
	1000 ABERNATHY RD NE STE	When was the debt incurred? 12/2017	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	ATLANTA Georgia 30328 City State Zip Code	- Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt Is the claim subject to offset?	debts 001 Collection; Collecting for	
	No	ORIGINAL CREDITOR: MEDICAL	
	Yes	Other. Specify PAYMENT DATA	
	□ 1 ¹⁰⁰		

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 27 of 87

Debtor 1 Jeanna Jones Case number (if known)
First Name Middle Name Last Name

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page				
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim		
4.7	CAVALRY PORTFOLIO SERV	Last 4 digits of account number 2554	\$514.00		
	Nonpriority Creditor's Name 4050 E COTTON CENTER BLV	When was the debt incurred? 1/2013			
	Number Street				
		As of the date you file, the claim is: Check all that apply. Contingent			
	PHOENIX Arizona 85040	Unliquidated			
	City State Zip Code				
	Who incurred the debt? Check one. Debtor 1 only	Disputed Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or			
	At least one of the debtors and another	divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?				
	✓ No	ORIGINAL CREDITOR: HSBC Other. Specify BANK NEVADA			
	Yes				
4.8	CHOICE RECOVERY	Last 4 digits of account number 4994	\$1,466.00		
	Nonpriority Creditor's Name POB 614-358-9900	When was the debt incurred? 3/2014			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	COLUMBUS Ohio 43220	Contingent			
	City State Zip Code	Unliquidated			
	Who incurred the debt? Check one. Debtor 1 only	Disputed			
		Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar			
	Check if this claim relates to a community debt	debts 001 Collection; Collecting for			
	Is the claim subject to offset?	O01 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL			
		Other. Specify PAYMENT DATA			
	Yes				
4.9	CRD PRT ASSO Nonpriority Creditor's Name	Last 4 digits of account number 5498	\$1,412.00		
	13355 NOEL ROAD#	When was the debt incurred? 1/2018			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	DALLAS Texas 75240 City State Zip Code	Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or			
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar			
	Check if this claim relates to a community debt	debts			
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: 10			
	✓ No	COMMONWEALTH EDISON			
	Yes	Other. Specify COMPANY			

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Page 28 of 87 Document

Debtor 1 Jeanna Jones Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CREDIT MANAGEMENT LP 4.10 \$201.00 Last 4 digits of account number Nonpriority Creditor's Name 4200 INTÉRNATIONAL PKWY When was the debt incurred? 8/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent CARROLLTON 75007 Texas Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? ✓ ORIGINAL CREDITOR: WOW No Other. Specify INTERNET CABLE PHONE - 1 Yes 4.11 **CREDITORS DISCOUNT & A** \$674.00 2627 Last 4 digits of account number Nonpriority Creditor's Name 415 E MAIN ST When was the debt incurred? 1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent STREATOR Illinois 61364 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.12 DEBT REC SOL \$239.00 Last 4 digits of account number 9493 Nonpriority Creditor's Name When was the debt incurred? 900 Merchant Concourse 3/2018 Number As of the date you file, the claim is: Check all that apply. Contingent 11590 Westbury New York Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only Ⅵ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans

No Yes

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

debts

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Other. Specify ORIGINAL CREDITOR: MEDICAL

Debts to pension or profit-sharing plans, and other similar

Collection; Collecting for

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 29 of 87

Debtor 1 Jeanna Jones Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** DEPT OF ED/NAVIENT 4.13 \$10,521.00 Last 4 digits of account number 1014 Nonpriority Creditor's Name When was the debt incurred? 10/2008 PO BOX 9635 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.14 DEPT OF ED/NAVIENT \$6,909.00 0416 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 4/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.15 DEPT OF ED/NAVIENT \$4,768.00 Last 4 digits of account number 1014 Nonpriority Creditor's Name When was the debt incurred? 10/2008 PO BOX 9635 Number As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts Other. Specify

Debts to pension or profit-sharing plans, and other similar

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 30 of 87

Debtor 1 Jeanna Jones Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** DEPT OF ED/NAVIENT 4.16 \$3,757.00 Last 4 digits of account number 0416 Nonpriority Creditor's Name When was the debt incurred? 4/2014 PO BOX 9635 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.17 DEPT OF ED/NAVIENT \$3,379.00 0723 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 7/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.18 DEPT OF ED/NAVIENT \$1,943.00 Last 4 digits of account number 0710 Nonpriority Creditor's Name When was the debt incurred? 7/2012 PO BOX 9635 Number As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts Other. Specify

Debts to pension or profit-sharing plans, and other similar

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 31 of 87

Case number (if known) Debtor 1 Jeanna Jones Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth

	Arter fishing any entries on this page, number them beginning wit	iii 4.5, lollowed by 4.0, and 30 loltili.	Total Claim
4.19	DEPT OF ED/NAVIENT Nonpriority Creditor's Name	Last 4 digits of account number0904	\$1,848.00
	PO BOX 9635	When was the debt incurred? 9/2001	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	WILKES BARRE Pennsylvania 18773 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	✓ Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No	_	
	Yes		
4.20	DEPT OF ED/NAVIENT	Last 4 digits of account number 1128	\$1,596.00
	Nonpriority Creditor's Name PO BOX 9635	When was the debt incurred? 11/2014	
	Number Street	As of the data you file the plain in Charle all that apply	
		As of the date you file, the claim is: Check all that apply. Contingent	
	WILKES BARRE Pennsylvania 18773	Unliquidated	
	City State Zip Code	\(\)	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	✓ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	불	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other. Specify	
	Is the claim subject to offset?	Other. Specify	
	Yes		
4.21	DEPT OF ED/NAVIENT Nonpriority Creditor's Name	Last 4 digits of account number0723	\$1,557.00
	PO BOX 9635	When was the debt incurred? 7/2009	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	-	Contingent	
	WILKES BARRE Pennsylvania 18773	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	✓ Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	No		

Yes

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 32 of 87

Debtor 1 Jeanna Jones Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 DEPT OF ED/NAVIENT \$1,330.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6/2015 PO BOX 9635 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.23 DEPT OF ED/NAVIENT \$1,230.00 0904 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 9/2001 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.24 DEPT OF ED/NAVIENT \$904.00 Last 4 digits of account number 0606 Nonpriority Creditor's Name When was the debt incurred? 6/2013 PO BOX 9635 Number As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts Other. Specify

Debts to pension or profit-sharing plans, and other similar

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Page 33 of 87 Document

Debtor 1 Jeanna Jones Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 DEPT OF ED/NAVIENT \$559.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/2014 PO BOX 9635 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.26 DEPT OF ED/NAVIENT \$414.00 0605 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 6/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes ENHANCED RECOVERY CO L 4.27 \$597.00 Last 4 digits of account number 3005 Nonpriority Creditor's Name When was the debt incurred? 3/2014 8014 BAYBERRY RD Number Street As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE 32256 Florida Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans

No Yes

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

debts

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Other. Specify ORIGINAL CREDITOR: TMOBILE

Debts to pension or profit-sharing plans, and other similar

001 Collection; Collecting for

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Page 34 of 87 Document

Debtor 1 Jeanna Jones Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 FED LOAN SERV \$14,334.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 60610 When was the debt incurred? 10/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent 17016 Cornwall Pennsylvania Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.29 Honor Finance \$13,543.00 3901 Last 4 digits of account number Nonpriority Creditor's Name 909 DAVIS ST STE 260 When was the debt incurred? 5/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent **EVANSTON** Illinois 60201 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ Is the claim subject to offset? 048 Automobile **✓** No Yes 4.30 I C SYSTEM INC \$1,485.00 Last 4 digits of account number 5283 Nonpriority Creditor's Name When was the debt incurred? 4/2016 PO BOX 64378 Number As of the date you file, the claim is: Check all that apply. Contingent 55164 SAINT PAUL Minnesota Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only

No

Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts

Other. Specify _

✓

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar

001 Collection; Collecting for

ORIGINAL CREDITOR: ATT

WIRELINE

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 35 of 87

Debtor 1 Jeanna Jones Case number (if known)
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

Part 2:	Your NONPRIORITY Unsecured Claims - Continuation I	Page	
	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.		
4.31	I C SYSTEM INC	Last 4 digits of account number 4112	\$705.00
	Nonpriority Creditor's Name PO BOX 64378	When was the debt incurred? 8/2017	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	SAINT PAUL Minnesota 55164	\	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	<u> </u>	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for	
	✓ No	ORIGINAL CREDITOR: Other. Specify KINDERCARE	
	Yes	. ,	
4.32	MEDICREDIT, INC	Land distriction of the second second	\$548.00
	Nonpriority Creditor's Name	Last 4 digits of account number 1249	
	1984 Peachtree Rd Nw Number Street	When was the debt incurred? 5/2017	
	Suite 300	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Atlanta Georgia 30309 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	블	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for	
	No	ORIGINAL CREDITOR: MEDICAL	
		Other. Specify PAYMENT DATA	
	Yes		
4.33	MERCHANTS CREDIT GUIDE Nonpriority Creditor's Name	Last 4 digits of account number3488	\$1,270.00
	223 W JACKSON BLVD # 700	When was the debt incurred? 6/2017	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60606	Unliquidated	
	City State Zip Code	\	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	<u> </u>	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	001 Collection; Collecting for	
	✓ No	ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
	Yes		

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 36 of 87

Part 2:	Your NONPRIORITY Unsecured Claims - Continuation Page			
	After listing any entries on this page, number	er them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim
4.34	MERCHANTS CREDIT GUIDE		Last 4 digits of account number 1777	\$96.00
	Nonpriority Creditor's Name 223 W JACKSON BLVD # 700		When was the debt incurred? 2/2016	
	Number Street			
	-		As of the date you file, the claim is: Check all that apply. Contingent	
	Chicago Illinois	60606		
	City State	Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans	
	<u>'</u>		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another		Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a commun	nity debt	debts	
	Is the claim subject to offset?		001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL	
	✓ No		Other. Specify PAYMENT DATA	
	Yes			
4.35	MRS BPO LLC		Last 4 digits of account number 1222	\$794.00
	Nonpriority Creditor's Name 1930 OLNEY AVE		When was the debt incurred? 2/2017	
	Number Street			
			As of the date you file, the claim is: Check all that apply.	
	CHERRY HILL New Jersey	08003	Contingent	
	City State	Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only		Disputed	
	<u>'</u>		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
	At least one of the debtors and another		divorce that you did not report as priority claims	
	Check if this claim relates to a commun	nity debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		001 Collection; Collecting for ORIGINAL CREDITOR: U.S.	
	✓ No		Other. Specify CELLULAR	
	Yes			
4.36	Navient		Last 4 digits of account number 0421	\$2,681.00
	Nonpriority Creditor's Name PO Box 9640		When was the debt incurred? 4/2008	
	Number Street			
			As of the date you file, the claim is: Check all that apply.	
	Wilkes Barre Pennsylvania	18773	Contingent	
	City State	Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only		Disputed	
	· ·		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		✓ Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a commun	nity debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	-,	Other. Specify	
	No No			
	Yes			
	□ ' [∞]			

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 37 of 87

Debtor 1 Jeanna Jones Case number (if known)

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

Part 2:	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim
4.37	Navient	- Last 4 digits of account number 0421	\$1,853.00
	Nonpriority Creditor's Name PO Box 9640	When was the debt incurred? 4/2008	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilkes Barre Pennsylvania 18773		
	City State Zip Code	- Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	✓ Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No	_	
	Yes		
4.38	NCB MANAGEMENT SERVICE	Land distriction of the state o	\$8,321.00
4.00	Nonpriority Creditor's Name	- Last 4 digits of account number 1000	Ψ0,021.00
	1 ALLIED DR	When was the debt incurred? 3/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	TREVOSE Pennsylvania 19053	- Unliquidated	
	City State Zip Code		
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	<u> </u>	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify 001 UnknownLoanType	
	✓ No		
	Yes		
4.39	OAC	- Last 4 digits of account number 1378	\$324.00
	Nonpriority Creditor's Name	- Last 4 digits of account number 1378 When was the debt incurred? 5/2017	
	PO BOX 500 Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	BARABOO Wisconsin 53913 City State Zip Code	- Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	불	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	느	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Collection; Collecting for Other. Specify ORIGINAL CREDITOR: MEDICAL	
	✓ No		
	Yes		

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 38 of 87

Debtor 1 Jeanna Jones Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Conti	inuation Page	
	After listing any entries on this page, number them beg	jinning with 4.5, followed by 4.6, and so forth.	Total claim
4.40	PORTFOLIO RECOV ASSOC Nonpriority Creditor's Name 120 CORPORATE BLVD STE 1 Number Street	Last 4 digits of account number 8852 When was the debt incurred? 1/2015 As of the date you file, the claim is: Check all that apply.	\$549.00
	NORFOLK Virginia 23502 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts □ Other. Specify 001 UnknownLoanType	
4.41	SECURITY CREDIT SERVIC Nonpriority Creditor's Name 2653 W OXFORD LOOP Number Street OXFORD Mississippi 38655 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number 2396 When was the debt incurred? 6/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: TEMPOE Other. Specify LLC	\$1,790.00
4.42	Village of Homewood Nonpriority Creditor's Name 2020 Chestnut Road Number Street Homewood Illinois 60430 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number When was the debt incurred?	\$16,000.00

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 39 of 87

Debtor	1 Jeanna			Jones	Case number (if known)	
	First Name		Middle Name	Last Name		
Part 3:	List Others to	o Be Notified A	bout a Debt Tha	t You Already Liste	ed	
5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.						
_	MCSI Collection Agency Name			On which entr	ry in Part 1 or Part 2 did you list the original creditor?	
	7330 College Drive, Suite 108 Number Street		Line 4.42	of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims		
_	alos Heights ity	Illinois State	60463 Zip Code	Last 4 digits o	of account number	

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 40 of 87

Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting purposes only	y. 28 U.S.C. §159.
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$59,583.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$53,392.00	
	6i. Total. Add lines 6f through 6i.	6i.	\$112,975.00	

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 41 of 87

Debtor 1	Jeanna		Jones
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States I	Bankruptcy Court for the:	Northern	District of Illinois(State)
Case number			(
(If known)			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 42 of 87

		Do	σαιτιστια ταξ	gc 42 01 07	
Fill in this	information to identify your	case:			
Debtor 1	Jeanna		Jones		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if fili	ing) First Name	Middle Nesses	L ant Name a		
(opouoc, ii iii	¹¹⁹ First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the	e: Northern	District of Illinois		
Case num	ber		(State)		
(If known)					<u> </u>
					Check if this is an amended filing
Officia	al Form 106H				arrorrada illing
Officia	ai i Oiiii 100i i				
Sched	lule H: Your Co	debtors			12/15
Codobtoro	ava maanla av antitiaa wh	a ara alaa liabla far aru da	hta way may haya Ba	as complete and accurate as possible. If two marr	ind manula ava
the entries				re space is needed, copy the Additional Page, fill it top of any Additional Pages, write your name and	
Kilowiij. Ai	iswer every question.				
1. Do yo	u have any codebtors? (If	you are filing a joint case, do	not list either spouse as	as a codebtor.)	
	No				
	Yes				
				ry? (Community property states and territories include A	Arizona, California,
	, Louisiana, Nevada, New ivi No. Go to line 3.	exico, Puerto Rico, Texas, W	ashington, and wiscons	Siii.)	
		ner spouse, or legal equiva	lent live with you at the	e time?	
│	No	nor opodoo, or logar oquive	ione iivo viiai you de a k		
	<u> </u>	nity state or territory did vo	ı live?	Fill in the name and current address of that pers	on
L L		my class of torritory and you			····
	Name of your spouse	, former spouse, or legal equ	ivalent		
	Number Street				
	City	State	Zip C	Code	
3. In Co	lumn 1, list all of your cod	ebtors. Do not include you	r spouse as a codebto	or if your spouse is filing with you. List the person s	hown in line 2

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 43 of 87

		20	oamone	• •	.go .o .	,, 0,,	
Fill in this in	formation to identify	your case:					
Debtor 1	Jeanna		Jones				
	First Name	Middle Name	Last N	lame		Che	eck if this is:
Debtor 2 (Spouse, if filing	Tiret Neme	Middle Noves	Loct N	lamaa			An amended filing
(Spouse, il lilling	First Name	Middle Name	Last N				•
United States the: Case number	Bankruptcy Court for	Northern	_ District of III (S	inois State)			A supplement showing post-petition chapter 13 expenses as of the following date:
(If known)							MM / DD / YYYY
Official	Form 106I						
Schedu	le I: Your In	come					12/15
information spouse. If m number (if k	about your spouse. I	f you are separated and I, attach a separate she y question.	d your spou	se is	not filing v	vith you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
	ur employment		Debtor 1	l			Debtor 2
informati	on.	Employment status		Employed			Employed
-	ve more than one job,	, ,	Not E	-	ed		✓ Not Employed
attach a separate page with information about additional employers.	Occupation	Fulfillment Associate			Tot Employee		
	art time, seasonal, or	Employer's name	Amazon C	Amazon Com DEDC LLC.			
Occupation	oyed work. on may include student	Employer's address	P.O. Box 80726 Number Street			Number Street	
or homen	naker, if it applies.						_
			Seattle		Washington	-	
			City		State	Zip Code	City State Zip Code
		How long employed there?	7 months				
Part 2: Gi	ve Details About N	Monthly Income					
spouse unle	ss you are separated. Ir non-filing spouse have	e more than one employer,	•			•	write \$0 in the space. Include your non-filing or that person on the lines below. If you need
more space	, attach a separate she	et to this form.			For De	btor 1	For Debtor 2 or non-filing spouse
		ary, and commissions (before, calculate what the monthly		2.		\$2,432.24	\$0.00
3. Estima	te and list monthly ove	rtime pay.		3.		+ \$0.00	+ \$0.00
4. Calcula	nte gross income. Add li	ine 2 + line 3.		4.		\$2,432.24	\$0.00

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 44 of 87

Debtor 1 Jeanna First Name Middle Name	Jones Last Name	Case numbe	r <i>(if</i>	
riist name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$2,432.24	\$0.00	
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$260.84	\$0.00	
5b. Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
5c. Voluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
5d. Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
5e. Insurance	5e.	\$294.88	\$0.00	
5f. Domestic support obligations	5f.	\$0.00	\$0.00	
5g. Union dues	5g.	\$0.00	\$0.00	
5h. Other deductions. Specify:	5h. +	\$0.00 +	\$0.00	
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5h$.	+5f + 5g 6.	\$555.73	\$0.00	
7. Calculate total monthly take-home pay. Subtract line 6 from li	ne 4. 7.	\$1,876.51	\$0.00	
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing				
gross receipts, ordinary and necessary business expenses, a			**	
the total monthly net income.	8a.	\$0.00	\$0.00	
8b. Interest and dividends	8b.	\$0.00	\$0.00	
8c. Family support payments that you, a non-filing spouse, of dependent regularly receive				
Include alimony, spousal support, child support, maintenand divorce settlement, and property settlement.	e, 8c.	\$0.00	\$0.00	
8d. Unemployment compensation	8d.	\$0.00	\$0.00	
8e. Social Security	8e.	\$0.00	\$0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefunder the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs Income		\$774.00	\$0.00	
8g. Pension or retirement income	8g.	\$0.00	\$0.00	
8h. Other monthly income. Specify: Pro-rated Tax Refund	8h. +	\$661.92 +		
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g		\$1,435.92	\$0.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. spouse	\$3,312.43 +	\$0.00 =	\$3,312.43
11. State all other regular contributions to the expenses that y include contributions from an unmarried partner, members of yo friends or relatives. Do not include any amounts already included in lines 2-10 or amounts.	ur household, your	dependents, your roomr		
Specify:			11	1. + \$0.00
 12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical Stat	Summary of Certain	Liabilities and Related Da		Combined monthly income
Yes. Explain:				

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 45 of 87

Fill in this infor	mation to identify	your case:			
Debtor 1	Jeanna		Jones		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng
United States E	Bankruptcy Court f	or the: Northern	District of Illinois (State)		nowing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYYY	,
Official	Form 10	6J	_		
Schedul	e J: Your	Expenses			12/15
information. If		s possible. If two married people a eded, attach another sheet to this on.			
Part 1: Des	cribe Your Hou	ısehold			
1. Is this a joi	nt case?				
✓ No. Go	o to line 2				
	oes Debtor 2 live	in a separate household?			
	¬ No				
_	_				
	Yes. Debtor 2 i	must file Official Forms 106J-2, <i>Exper</i>	ises for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age	Does dependent live with you?
			Office	_	Yes.
			Child		No.
					✓ Yes.
			Child	_	No.
					Yes.
			Child		No.
			OL II.		Yes.
			Child		☐ No. ✓ Yes.
			Child		No.
			Office	_	Yes.
			Child		No.
					✓ Yes.
	penses include	√ No			
than	•				
yourself and dependents	-	Yes			
Part 2: Esti	mate Your Ong	joing Monthly Expenses			
-	of a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup		-	-
		non-cash government assistance uded it on Schedule I: Your Income			Your expenses
	I or home owners or the ground or lo	ship expenses for your residence. In t. 4.	clude first mortgage payments and		\$219.00
If not incl	luded in line 4:				
4a. Real e	state taxes				4a \$0.00
	-	or renter's insurance	shodulo li Voir Ermanne		4b. \$0.00
Orricial Form	maintenance, repa	air, and upkeep expenses	chedule J: Your Expenses		4c. page 1 \$80.00
4d. Home	owner's association	n or condominium dues			4d. \$0.00

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 46 of 87

 Debtor 1 First Name
 Jeanna Jones Last Name
 Case number (if known)

 Last Name
 Last Name

i list valile ivilule valile Last ivalile		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$300.00
6b. Water, sewer, garbage collection	6b.	\$50.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$260.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$1,065.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$284.00
10. Personal care products and services	10.	\$350.00
11. Medical and dental expenses	11.	\$80.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$300.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$35.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$64.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.	10	
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20b 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	200 20d	\$0.00
20e. Homeowner's association or condominium dues		
293. Homocomor a accompanion of confidential acco	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 47 of 87

Debtor 1 J			Jones	Case number (if known)		
F	irst Name	Middle Name	Last Name			_
21. Other.	Specify:			:	21 \$0.0	00
	ate your monthly e	•			\$3,087.0	00
	d lines 4 through 21				\$0.0)0
		expenses for Debtor 2), if any,			\$3,087.0)0
22c. Ad	d line 22a and 22b.	The result is your monthly exp	enses.	2	22.	
23.Calcula	ate your monthly n	et income.				
23a. Cc	py line 12 (your cor	nbined monthly income) from	Schedule I.	2	3a \$3,312. 4	13
23b. Co	ppy your monthly ex	penses from line 22 above.		23	3b \$3,087. 0	00
23c. Su	btract your monthly	expenses from your monthly in	ncome.		\$225.4	13
Th	ne result is your mor	thly net income.		2	· 3c	_
	age payment to incre	ct to finish paying for your car l ease or decrease because of a r				

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 48 of 87

Fill in this information to identify your case:						
Debtor 1	Jeanna		Jones			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(0.5.0.5)			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Hadan and the standard and the same and the	and askedulas filed with this declaration and
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules lifed with this declaration and
×	/s/ Jeanna Jones	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 5/7/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 49 of 87

Fill in thi									
Debtor 1					Jones				
Debtor 2	First Na	me	Middle N	ame	Last Nam	е			
(Spouse, if		me	Middle N	ame	Last Nam	е			
United S	tates Bankrupto	/ Court for the:	Northern		District of Illino				
Case nu (If known)	mber				(Stat	e) 			
Offic	ial Form	107							Check if this amended filin
State	ment of	Financia	al Affairs fo	or Ind	lividuals	Filina fo	r Bankrı	uptcv	04
nformat number	tion. If more s (if known). Ar	pace is need swer every q	ed, attach a sepa	rate she	et to this form	. On the top o			r supplying correct e your name and case
	hat is your curi			4114 VIII	010 100 21100	201010			
_	T Massis al	ent mantai st	atus:						
Ľ	Married Not married								
_	_								
 2. Du		years, have y	ou lived anywhere	other tha	an where you liv	ve now?			
2. Du	No		ou lived anywhere	3 years. I			now.		Dates Debtor 2 lived there
2. Di	No Yes. List all o			3 years. Dates D	Do not include v	where you live of Debtor 2:	now. s Debtor 1		
2. Di	No Yes. List all o	of the places you		3 years. Dates Ethere	Do not include v	where you live of Debtor 2:	s Debtor 1		there
2. Di	No Yes. List all of Debtor 1: 7142 S Oakle Number Street	of the places you	ou lived in the last	3 years. Dates Ethere	Do not include v	Debtor 2: Same a	s Debtor 1 eet		Same as Debtor 1 From
2. Di	No Yes. List all of Debtor 1: 7142 S Oakle Number Stree	of the places you	ou lived in the last	3 years. Dates Ethere	Do not include v	Debtor 2: Same a Number Streen	s Debtor 1	Zip Code	Same as Debtor 1 From
2. Di	No Yes. List all of Debtor 1: 7142 S Oakle Number Street	of the places your street of the places you st	ou lived in the last	3 years. Dates E there	Do not include v	Debtor 2: Same a Number Streen	State State	Zip Code	there Same as Debtor 1 From To
2. Di	No Yes. List all of Debtor 1: 7142 S Oakle Number Stree Chicago City	of the places your street of the places you st	ou lived in the last	3 years. Dates E there From (Do not include v Debtor 1 lived 02/2016 04/2017	Debtor 2: Same a Number Stre	State State	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
2. Di	No Yes. List all of Debtor 1: 7142 S Oakle Number Stree Chicago City	of the places your street of the places you st	ou lived in the last	3 years. Dates E there From (Do not include v Debtor 1 lived 02/2016 04/2017	Debtor 2: Same a Number Stre	State State	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 50 of 87

	First Name Middle	e Name Last Nar	ne	·	
2:	Explain the Sources of Your Inc	come			
۷.	Explain the Courses of Tour Inc	Joine -			
Fill i	you have any income from employm the total amount of income you receivities. If you are filing a joint case and yo No Yes. Fill in the details.	ved from all jobs and all busi	nesses, including part-time		vears?
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions an exclusions)
	om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$7334.36	Wages, commissions, bonuses, tips Operating a business	
	r last calendar year: anuary 1 to December 31, 2017) YYYY	Wages, commissions, bonuses, tips Operating a business	\$22272.68	Wages, commissions, bonuses, tips Operating a business	
	r the calendar year before that: anuary 1 to December 31, 2016)	Wages, commissions,	\$18505.56	Wages, commissions, bonuses, tips	
Did y	YYYYY you receive any other income during	-	=	Operating a business	
Did y Inclu publi filing List e		Operating a business If this year or the two previnceme is taxable. Examples come; interest; dividends; m you received together, list it	of other income are alimony; oney collected from lawsuits; only once under Debtor 1.	Operating a business child support; Social Security, royalties; and gambling and	
Did y Inclu publi filing List 6	vou receive any other income during de income regardless of whether that is c benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from	Operating a business If this year or the two previnceme is taxable. Examples come; interest; dividends; m you received together, list it	of other income are alimony; oney collected from lawsuits; only once under Debtor 1.	Operating a business child support; Social Security, royalties; and gambling and	
Did y Inclu publi filing List 6	vou receive any other income during de income regardless of whether that is c benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from	Operating a business gethis year or the two previnceme is taxable. Examples a come; interest; dividends; m you received together, list it in each source separately. Do	of other income are alimony; oney collected from lawsuits; only once under Debtor 1.	Operating a business child support; Social Security, royalties; and gambling and listed in line 4.	Gross income from each source
Did y Include publifiling List &	vou receive any other income during de income regardless of whether that is c benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from	Operating a business If this year or the two previous come is taxable. Examples a come; interest; dividends; m you received together, list it in each source separately. Do Debtor 1 Sources of income	of other income are alimony; oney collected from lawsuits; only once under Debtor 1. not include income that you Gross income from each source (before deductions	Operating a business child support; Social Security, royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions are
Did y Inclupubli filing List &	rou receive any other income during de income regardless of whether that is c benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	Operating a business If this year or the two previous come is taxable. Examples a come; interest; dividends; m you received together, list it in each source separately. Do Debtor 1 Sources of income	of other income are alimony; oney collected from lawsuits; only once under Debtor 1. not include income that you Gross income from each source (before deductions	Operating a business child support; Social Security, royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions are

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 51 of 87

Debtor 1 Jeanna Jones Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City Suppliers or State Zip Code vendors

Other

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 52 of 87

r 1	Jeanna			Jo	nes	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsio orp gei	ders include your roorations of which	elatives; a you are a or a busin	ny general partner n officer, director, ess you operate a	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all payn	nents to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	nin 1 year before der?	you filed	for bankruptcy, o	did you make an	y payments or tran	sfer any property o	on account of a debt that benefited an
Inclu	ide payments on o	debts gua	ranteed or cosigne	ed by an insider.			
✓	No						
Ш	Yes. List all payn	nents that	t benefited an ins		Total amount	Amountwou	December this normant
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
							Include creditor's name
	Insider's Name			-			
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 53 of 87

Debtor 1 Jeanna Jones Case number (if known) First Name Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property 2006 Nissan Pathfinder \$0 Westlake Financial Creditor's Name Explain what happened PO Box 54807 Number Street Property was repossessed. Property was foreclosed. Los Angeles California 90054 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 54 of 87

Debt		Jeanna First Name Mid	ddle Name	Jones Last Name	Case number (if known)		
11.		hin 90 days before you filed for ba counts or refuse to make a payme			bank or financial institution,	set off any amour	its from your
		No Yes. Fill in the details.					
				Describe the action t	ne creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street		Last 4 digits of account	numher XXXX-		
				Last Faight of associati			
12	Witl	City State :	Zip Code	of your property in the	nossession of an assignee fo	r the benefit of c	reditors a court-
12.		ointed receiver, a custodian, or a		or your property in the	possession of all assignee to	Title beliefft of ci	editors, a court-
		No Yes					
Part	5:	List Certain Gifts and Contrib	outions				
13.	Wi	thin 2 years before you filed for ba	ankruptcy, did yo	u give any gifts with a	total value of more than \$600	per person?	
	✓	No Yes. Fill in the details for each gi	ft.				
		Gifts with a total value of more t per person	than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave the Gif	<u> </u>				
		- Total to Whom for dave the diff					
		Number Street					
		•	Zip Code				
		Person's relationship to you					
		Person to Whom You Gave the Gift	t				
		Number Street					
		City State	Zip Code				
		Person's relationship to you					

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 55 of 87

Debt	tor 1	Jeanna		Jones	Case number (if know)	7)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed	l for bankruptcy, did y	ou give any gifts or contribu	tions with a total value o	f more than \$600	to any charity?
		No					
	⊻						
		Yes. Fill in the details for e	ach gift or contribution	n.			
		Gifts or contributions to o	harities	Describe what you contri	huted	Date you	Value
		that total more than \$600		bescribe what you contin	buteu	contributed	Value
		that total more than \$600	•			Contributed	
		Charity's Name					
		-					
		Number Street					
		City State	Zip Code				
Part	6:	List Certain Losses					
4-	140.1						
15.		-	for bankruptcy or sinc	e you filed for bankruptcy, d	id you lose anything bec	ause of theπ, fire,	otner disaster, or
	gan	nbling?					
	~	No					
	\mathbf{r}						
	Ш	Yes. Fill in the details.					
		Describe the property you	ı lost and	Describe any insurance of	overage for the loss	Date of your	Value of property
		how the loss occurred	a root and	Include the amount that ins		loss	lost
		11011 1110 1000 00041104		pending insurance claims of		1000	1001
				A/B: Property.	in into oo or corroaaro		
				772. Property.			
Dart							
	Witl	ut seeking bankruptcy or p	for bankruptcy, did yo oreparing a bankruptc				anyone you consulted
	Witl	nin 1 year before you filed t ut seeking bankruptcy or p	for bankruptcy, did yo oreparing a bankruptc				anyone you consulted
	Witt abo Inclu	nin 1 year before you filed to ut seeking bankruptcy or p ude any attomeys, bankruptc	for bankruptcy, did yo oreparing a bankruptc	y petition?			anyone you consulted
	Witl	nin 1 year before you filed out seeking bankruptcy or pude any attorneys, bankruptcy. No	for bankruptcy, did yo oreparing a bankruptc	ey petition? credit counseling agencies for	services required in your ba	nkruptcy.	
	Witt abo Inclu	nin 1 year before you filed out seeking bankruptcy or pude any attorneys, bankruptcy. No	for bankruptcy, did yo oreparing a bankruptc	ey petition? credit counseling agencies for a	services required in your ba	nkruptcy. Date payment	Amount of
	Witt abo Inclu	nin 1 year before you filed out seeking bankruptcy or pude any attorneys, bankruptcy. No	for bankruptcy, did yo oreparing a bankruptc	ey petition? credit counseling agencies for	services required in your ba	Date payment or transfer	
	Witt abo Inclu	nin 1 year before you filed a ut seeking bankruptcy or p ude any attomeys, bankruptc No Yes. Fill in the details.	for bankruptcy, did yo oreparing a bankruptc	ey petition? credit counseling agencies for a	services required in your ba	Date payment or transfer was made	Amount of payment
	Witt abo Inclu	nin 1 year before you filed out seeking bankruptcy or pude any attorneys, bankruptch No Yes. Fill in the details. Semrad Law Firm	for bankruptcy, did yo oreparing a bankruptc	ey petition? credit counseling agencies for a	services required in your ba	Date payment or transfer	Amount of
	Witt abo Inclu	nin 1 year before you filed to ut seeking bankruptcy or pude any attorneys, bankruptch No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	for bankruptcy, did yo oreparing a bankruptc	ey petition? credit counseling agencies for a Description and value of a transferred	services required in your ba	Date payment or transfer was made	Amount of payment
	Witt abo Inclu	nin 1 year before you filed out seeking bankruptcy or pude any attorneys, bankruptch No Yes. Fill in the details. Semrad Law Firm	for bankruptcy, did yo oreparing a bankruptc	ey petition? credit counseling agencies for a Description and value of a transferred	services required in your ba	Date payment or transfer was made	Amount of payment
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	Witt abo Inclu	nin 1 year before you filed to ut seeking bankruptcy or pude any attorneys, bankruptch No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	for bankruptcy, did yo oreparing a bankruptc	ey petition? credit counseling agencies for a Description and value of a transferred	services required in your ba	Date payment or transfer was made	Amount of payment
	Witt abo Inclu	nin 1 year before you filed to ut seeking bankruptcy or pude any attorneys, bankruptch No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	for bankruptcy, did yo oreparing a bankruptc	ey petition? credit counseling agencies for a Description and value of a transferred	services required in your ba	Date payment or transfer was made	Amount of payment
	Witt abo Inclu	nin 1 year before you filed to ut seeking bankruptcy or pude any attorneys, bankruptch No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	for bankruptcy, did yo oreparing a bankruptc	ey petition? credit counseling agencies for a Description and value of a transferred	services required in your ba	Date payment or transfer was made	Amount of payment
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	Witt abo Inclu	nin 1 year before you filed out seeking bankruptcy or pude any attorneys, bankruptch No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address	for bankruptcy, did yo preparing a bankruptcy petition preparers, or some set of the set	ey petition? credit counseling agencies for a Description and value of a transferred	services required in your ba	Date payment or transfer was made	Amount of payment
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	Witt abo Inclu	nin 1 year before you filed to the seeking bankruptcy or pude any attorneys, bankruptch No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Payn Person Who Was Paid Number Street	for bankruptcy, did yo preparing a bankruptcy petition preparers, or 60643 Zip Code nent, if Not You	ey petition? credit counseling agencies for a Description and value of a transferred	services required in your ba	Date payment or transfer was made	Amount of payment
	Witt abo Inclu	nin 1 year before you filed to ut seeking bankruptcy or pude any attorneys, bankruptch No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Payn Person Who Was Paid	for bankruptcy, did yo preparing a bankruptcy petition preparers, or some set of the set	ey petition? credit counseling agencies for a Description and value of a transferred	services required in your ba	Date payment or transfer was made	Amount of payment
	Witt abo Inclu	nin 1 year before you filed to the seeking bankruptcy or pude any attorneys, bankruptch No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Payn Person Who Was Paid Number Street Chicago Illinois City State Chicago Illinois City State Email or website address Person Who Made the Payn Person Who Was Paid Number Street	for bankruptcy, did yo preparing a bankruptcy petition preparers, or 60643 Zip Code nent, if Not You	ey petition? credit counseling agencies for a Description and value of a transferred	services required in your ba	Date payment or transfer was made	Amount of payment
	Witt abo Inclu	nin 1 year before you filed to the seeking bankruptcy or pude any attorneys, bankruptch No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Payn Person Who Was Paid Number Street	for bankruptcy, did yo preparing a bankruptcy petition preparers, or 60643 Zip Code nent, if Not You	ey petition? credit counseling agencies for a Description and value of a transferred	services required in your ba	Date payment or transfer was made	Amount of payment
	Witt abo Inclu	nin 1 year before you filed to the seeking bankruptcy or pude any attorneys, bankruptch No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Payn Person Who Was Paid Number Street Chicago Illinois City State Chicago Illinois City State Email or website address Person Who Made the Payn Person Who Was Paid Number Street	for bankruptcy, did yo preparing a bankruptchy petition preparers, or 60643 Zip Code Zip Code	ey petition? credit counseling agencies for a Description and value of a transferred	services required in your ba	Date payment or transfer was made	Amount of payment

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 56 of 87

Debto	r 1 Jeanna	Jones Cas	e number <i>(if known)</i>	
	First Name Middle Name	Last Name		
ł [Within 1 year before you filed for bankruptcy, did nelp you deal with your creditors or to make payr Do not include any payment or transfer that you listed No	nents to your creditors?	If pay or transfer any property to a	nyone who promised to
	Yes. Fill in the details.			
		Description and value of any prope transferred	payment or transfer was made	Amount of payment
	Person Who Was Paid	_		
	Number Street	_		
	City State Zip Code	-		
- 1	the ordinary course of your business or financial and include both outright transfers and transfers made as and transfers that you have already listed on this state. No Yes. Fill in the details.	security (such as the granting of a security	interest or mortgage on your propert	y). Do not include gifts
	_	Description and value of property transferred	Describe any property or payments received or debts p in exchange	Date transfer was made
	Person Who Received Transfer	_		
	Number Street	_		
	City State Zip Code Person's relationship to you	-		
	Person Who Received Transfer	-		
	Number Street	- -		
	City State Zip Code Person's relationship to you	-		
k	Within 10 years before you filed for bankruptcy, doeneficiary? These are often called asset-protection devices.)	id you transfer any property to a self-set	ttled trust or similar device of whi	ch you are a
ļ	✓ No Yes. Fill in the details.			
ı	103. Fill lift de details.	Description and value of the prop	erty transferred	Date transfer was made
	Name of trust			

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 57 of 87

Debtor 1 Jeanna Jones Case number (if known) First Name Middle Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 58 of 87

Debtor 1 Jeanna Jones Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 59 of 87

Deb		Jeanna			Jones	Cas	e number <i>(it</i>	fknown)		
		First Name		Middle Name	Last Name					
26.	Hav	e you been a party	y in any judici	al or administra	ative proceeding unde	er any environmen	tal law? In	clude settlements	and orders	S.
		No Yes. Fill in the det	ails.							
				(Court or agency		Nature o	of the case		Status of the case
		Case title			Court Name					Pending
		Case number		ī	NumberStreet					On appeal
		_		Ō	City State	Zip Code				Concluded
Part	11:	Give Details Ab	out Your B	usiness or Co	nnections to Any B	Business				
27.	Witl	hin 4 years before	you filed for b	ankruptcy, did	you own a business o	or have any of the	following c	onnections to any	business?	
					de, profession, or oth LC) or limited liability p	-	ull-time or p	oart-time		
		A partner in a		iity company (L	LC) or invited hability p	Darthership (LLF)				
					e of a corporation					
		_			quity securities of a co	orporation				
		No. None of the a Yes. Check all that			details below for each	business.				
			,,,			ture of the busine	ss	Employer Identification		
		Business Name			_			EIN:		
		Number Street			Name of accoun	ntant or bookkeep	er	Dates business	existed	
		City	State	Zip Code	_	num or bookkeep		From	То	
					Describe the na	ture of the busine	ss	Employer Identification		
		Business Name			_			EIN:		
		Number Street			-			Dates business	existed	
		City	State	Zip Code	Name of accour	ntant or bookkeep	er	From	То	
					Describe the ne	ture of the busine		Employer Identif	fication mu	mbor Do not
					Describe the na	ture of the busine	SS	include Social S		
		Business Name			_			EIN:		
		Number Street			Name of accour	ntant or bookkeep	er	Dates business	existed	
		City	State	Zip Code				From	То	

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 60 of 87

Debtor	r 1 Jeanna		Jones	Case number (if known)
	First Name	Middle Name	Last Name	
	reditors, or other partie	s.	ou give a financial statement	to anyone about your business? Include all financial institutions,
	Yes. Fill in the details	below.		
			Date issued	
	Name		MM/DD/YYYY	
	Name		WINN, DB, TTTT	
	Number Street		_	
			_	
	City	State Zip Code		
Part 12	2: Sign Below			
	oankruptcy case can res		or imprisonment for up to 20	, or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature	of Debtor 1		Signature of Debtor 2
	Date 5/7/	/2018		Date 5/7/2018
Did	d you attach additional p	pages to Your Statement of	Financial Affairs for Individua	als Filing for Bankruptcy (Official Form 107)?
✓	No			
	Yes			
Did	d you pay or agree to pay	y someone who is not an at	torney to help you fill out ban	kruptcy forms?
	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 61 of 87

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distric	et of Illinois	
n re	Jeanna Jones		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION	N OF ATTORNEY F	OR DEBTOR
1	 Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf 	year before the filing of the p	etition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to ac	cept		\$4,000.00
	Prior to the filing of this statement I h	ave received		\$350.00
	Balance Due			\$3,650.00
2	. The source of the compensation paid	to me was:		
	✓ Debtor	Other (specify)		
3	. The source of the compensation paid	to me is:		
	Debtor	Other (specify)		
4	I have not agreed to share the ab members and associates of my la		with any other person unless the	ey are
		firm. A copy of the agreemer	h a other person or persons who a nt, together with a list of the name	
5	. In return for the above-disclosed fee,	I have agreed to render legal	service for all aspects of the bank	ruptcy case, including:
	 a. Analysis of the debtor's finan bankruptcy; 	cial situation, and rendering a	advice to the debtor in determinin	g whether to file a petition in
	b. Preparation and filing of any	petition, schedules, statemen	ts of affairs and plan which may b	pe required;
	c. Representation of the debtor	at the meeting of creditors an	nd confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings and	d other contested bankruptcy mat	ters;
6	. By agreement with the debtor(s), the	above-disclosed fee does not	t include the following services:	
		CERTIFICA	ATION	
	certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any agreement	t or arrangement for payment to n	ne for representation of the
	5/7/2018		/s/ Hilary L Jabs	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 62 of 87

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 63 of 87

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 64 of 87

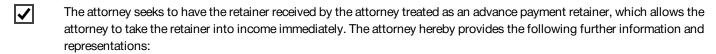
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$43.23 for expenses, leaving a balance due of \$4,003.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	5/7/2018	
Signed:	:	
/s/ Jean	nna Jones	
		/s/ Hilary L Jabs
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee	
+	\$550	administrative fee	
	\$1.717	total fee	

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee	
+	\$75	administrative fee	
	\$200	filing fee	

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee	
+	\$75	administrative fee	
	\$310	total fee	

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 71 of 87

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Jones, Jeanna Debtor(s)	Case No	_ Case No		
	253.6.(6)	Chapter.	Chapter13		
	VERIFI	CATION OF CREDITOR MAT	RIX		
Th knowledge	•	fy that the attached list of creditors is tr	ue and correct to the best of their		
Date:	5/7/2018	/s/ Jones, Jeann	a		
		Jones, Jeanna Signature of Deb	otor		

FED LOAN SERV P.O. Box 60610 Cornwall, PA, 17016

Honor Finance 909 DAVIS ST STE 260 EVANSTON, IL, 60201

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA, 18773

NCB MANAGEMENT SERVICE 1 ALLIED DR TREVOSE, PA, 19053

Navient PO Box 9640 Wilkes Barre, PA, 18773

SECURITY CREDIT SERVIC 2653 W OXFORD LOOP OXFORD, MS, 38655

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164

CHOICE RECOVERY 1550 Old Henderson Road, Suite S100 Columbus, OH, 43220

CRD PRT ASSO 13355 NOEL ROAD# DALLAS, TX, 75240

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago, IL, 60606

BAY AREA CREDIT SERVIC 1000 ABERNATHY RD NE STE ATLANTA, GA, 30328 MRS BPO LLC 1930 OLNEY AVE CHERRY HILL, NJ, 08003

ARS ACCOUNT RESOLUTION PO BOX 459079 Fort Lauderdale, FL, 33345

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR, IL, 61364

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

PORTFOLIO RECOV ASSOC PO Box 41067 Norfolk, VA, 23541

MEDICREDIT, INC 1984 Peachtree Rd Nw Suite 300 Atlanta, GA, 30309

CAVALRY PORTFOLIO SERV 4050 E COTTON CENTER BLV PHOENIX, AZ, 85040

AMERICOLLECT INC PO BOX 1566 MANITOWOC, WI, 54221

OAC PO BOX 500 BARABOO, WI, 53913

DEBT REC SOL 900 Merchant Concourse Westbury, NY, 11590

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011 ASHRO 3650 Milwaukee St Madison, WI, 53714

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO, IL, 60622

Village of Homewood 2020 Chestnut Road Homewood, IL, 60430

MCSI Collection Agency PO Box 327 Palos Heights, IL, 60463

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 76 of 87

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 77 of 87

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$43.23 for expenses, leaving a balance due of \$4,003.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	5/4/2018	
Signed:		
/s/ Jean	na Jones S	
		/s/ Hilary L Jabs
Debtor(s	s) /	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Jeanna Jones,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

lower that amount that the Firm will receive each month and increase the monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. The plan is subject to change based on creditor proof of claims and objections. Your Chapter 13 plan payment will be \$225.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$350.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 6% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$211.50/mo.
- 3. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.

4.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 82 of 87

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

THE SEMRAD LAW FIRM LLC

One of its Attorneys

Accepted:

Date:

MAY 04 2018

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 83 of 87

Debtor 1 Jeanna First Name	Jones Middle Name Last Na		Case number (if known)		
		ame			
Part 6: Answer These Questions for Reporting Purposes 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as					
16. What kind of debts do you have?	"incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts.				
17. Are you filing under	No. I am not filing under Chapter	7. Go to line 18.			
Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ No.		er any exempt property is exclu tribute to unsecured creditors?	ded and administrative	
18. How many creditors	☑ 1-49	1,000-5,000	lamed .	01-50,000	
do you estimate that you owe?	50-99 100-199 200-999	5,001-10,000 10,001-25,00	- Income	11-100,000 than 100,000	
19. How much do you estimate your assets to be worth?		\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	\$50 million	,000,001-\$1 billion)0,000,001-\$10 billion)00,000,001-\$50 billion than \$50 billion	
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001-	\$50 million	,000,001-\$1 billion 00,000,001-\$10 billion 000,000,001-\$50 billion than \$50 billion	
Part 7: Sign Below			There	than \$50 billion	
For you	I have examined this petition, and I correct.	•		,	
	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.				
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	x /s/ Jeanna Jones x				
	Signature of Debtor 1		Signature of Debtor 2		
	Executed on5/4/2018 MM / DD / YY	MY V	Executed onMM	/ DD / YYYY	

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 84 of 87

Fill in this infor	mation to identify your c	ase:	Frank Latin 1988
Debtor 1	Jeanna		Jones
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois
Case number (If known)			(State)

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	1: Sign Below				
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
	✓ No				
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
Property of the state of the st	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and			
	that they are true and correct,	and ostroduces med with this decidation and			
×	/s/ Jeanna Jones	*			
	Signature of Debtor 1	Signature of Debtor 2			
	Date 5/4/2018 \(\text{MM/DD/YYYY} \)	Date			

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 85 of 87

Debto	or 1 Jeanna	Jones	Case number (if known)		
	First Name Middle Name	Last Name			
	Within 2 years before you filed for bankruptcy, did you creditors, or other parties. No Yes. Fill in the details below.	u give a financial staten	nent to anyone about your business? Include all financial institutions,		
		Data issued			
		Date issued			
	Name	MM/DD/YYYY	_		
	Number Street	•			
	City State Zip Code				
Part 1	12: Sign Below				
rait	12. Oigh Below				
tru	ue and correct. I understand that making a false stat	ement, concealing prop	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		
x /s/ Jeanna Jones X					
	Signature of Debtor 1		Signature of Debtor 2		
	Date 5/4/2018		Date		
Di	id you attach additional pages to Your Statement of I	/ Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?		
_					
	No Yes				
Di	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?				
$\overline{\mathbf{A}}$	No No				
	Yes. Name of person	,	Attach the Bankruptcy Petition Preparer's Notice,		

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 86 of 87

Debte		Jeanna		Jones	Case number (if known)	
	F	First Name	Middle Name	Last Name		
16.	Cal	culate the median family in	come that applies to y	ou. Follow these step	os:	
	16a	. Fill in the state in which you	ı live.	Illinois	-	
	16b	. Fill in the number of people	in your household.	8	-	
	16c	. Fill in the median family inco	ome for your state and si	ze of		\$130,085.00
		household using the link specified in the	ne separate instructions for		nd a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.	
17.	Hov	v do the lines compare?				
	17a				s form, check box 1, <i>Disposable income is not determined tion of Disposable Income</i> (Official Form 122C-2).	
	17b	U.S.C. § 1325(b)(3). G		Calculation of Dispo	eck box 2, <i>Disposable income is determined under 11</i> osable Income (Official Form 122C-2). On line 39 of that	
Part	3: (Calculate Your Commit	ment Period Under	11 U.S.C. §1325(b)(4)	
18.	Cop	y your total average month	nly income from line 11			\$3,132.57
19.		and the second s		and an experience of the state	is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
	19a	. If the marital adjustment do	es not apply, fill in 0 on	ine 19a.		-\$0.00
	19b	. Subtract line 19a from lin	e 18.			\$3,132.57
20.	Cal	culate your current monthl	y income for the year.	Follow these steps:		
	20a	. Copy line 19b.				\$3,132.57
		Multiply by 12 (the number	of months in a year).			x 12
	20b	. The result is your current m	onthly income for the ye	ar for this part of the	form.	\$37,590.84
	20c	. Copy the median family inc	ome for your state and s	ize of household from	n line 16c.	\$130,085.00
21.	Hov	v do the lines compare?			* .	
	V	Line 20b is less than line 20 commitment period is 3 year		red by the court, on t	he top of page 1 of this form, check box 3, The	
		Line 20b is more than or eq		herwise ordered by th	e court, on the top of page 1 of this form, check box	
Part	4.	Sign Below				
rait	4.	Sign below				
		By signing here, I declare un	der penalty of perjury tha	at the information on	this statement and in any attachments is true and correct.	
		✗ /s/ Jeanna Jones	0/20		ĸ	
		Signature of Debtor 1	The left	•	Signature of Debtor 2	
		digitature of Debtor 1			Signature of Debtor 2	
		Date 5/4/2018 MM/DD/YYYY			Date MM/DD/YYYY	
		If you checked 17a, do NOT	fill out or file Form 1220	0-2.		
					39 of that form, copy your current monthly income from line	e 14
L						

Case 18-13284 Doc 1 Filed 05/07/18 Entered 05/07/18 10:59:21 Desc Main Document Page 87 of 87

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Jones, Jeanna Debtor(s)	Case No	Case No		
		Chapter.	Chapter13		
	VERIFI	CATION OF CREDITOR MATE	RIX		
Th nowledge		fy that the attached list of creditors is true	e and correct to the best of their		
Pate:	5/4/2018	/s/ Jones, Jeanna Jones, Jeanna Signature of Debto	BO		